

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Paulino Nunez
 Debtor

Case No. 11-22609-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Feb 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2017.

db +Paulino Nunez, 40 Hilgert Avenue, Shillington, PA 19607-2320
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 12571749 +Berks County Tax Claim Bureau, Berks County Service Center, 633 Court Street, 2nd floor,
 Reading, PA 19601-3552
 13248175 Federal National Mortgage Association, (Fannie Mae) c/o Seterus, Inc., PO Box 1047,
 Hartford, CT 06143-1047
 12780703 +Lau & Associates, P.C., Shawn J. Lau, Esquire, 4228 St. Lawrence Avenue,
 Reading, PA 19606-2894
 12863581 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
 Lewisville, TX 75067)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Feb 11 2017 06:57:17 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 11 2017 06:57:01
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 11 2017 06:57:28 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12650167 EDI: BECKLEE.COM Feb 11 2017 03:43:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 12664507 +EDI: OPHSUBSID.COM Feb 11 2017 03:43:00 Candica, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 12576165 EDI: DISCOVER.COM Feb 11 2017 03:43:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 12724621 +E-mail/Text: Diane@mvrlaw.com Feb 11 2017 06:55:58 Federal National Mortgage Association,
 c/o Marth E. Von Rosenstiel, PC, 649 South Avenue, Secane PA 19018-3541
 12650170 +E-mail/Text: bankruptcy@fult.com Feb 11 2017 06:58:42 Fulton Bank,
 Attn: Special Assets Dept, P.O. Box 4887, Lancaster PA 17604-4887
 12677078 E-mail/Text: camanagement@mtb.com Feb 11 2017 06:56:07 M&T Bank, 1100 Wehrle Drive,
 Williamsville, NY 14221
 12724069 EDI: PRA.COM Feb 11 2017 03:43:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13030831 +EDI: PRA.COM Feb 11 2017 03:43:00 PRA Receivables Management, LLC, POB 41067,
 Norfolk, VA 23541-1067
 12649879 +E-mail/Text: bankruptcydept@wyn.com Feb 11 2017 06:57:29 Wyndham Vacation Resorts Inc.,
 PO BOX 97474, Las Vegas, NV 89193-7474

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12669067* +Candica, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
 Seattle, WA 98121-3132
 12863582* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
 Lewisville, TX 75067)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: admin
Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-10N bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-10N bkgroup@kmlawgroup.com
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
KIMBERLY A. BONNER on behalf of Creditor AURORA BANK FSB amps@manleydeas.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
SHAWN J. LAU on behalf of Debtor Paulino Nunez shawn_lau@msn.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:					
Debtor 1	Paulino Nunez			Social Security number or ITIN	xxx-xx-4632
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 11-22609-ref					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paulino Nunez
aka Paulino D. Nunez

2/9/17

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.